



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [UNITED COMMUNITY BANKS, INC.](#)

City/State [BLAIRSVILLE, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [20,952,249](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017																	
Average assets (\$000)	19,220,679			15,406,287			12,678,361			12,319,473			11,011,840																	
Net income (\$000)	269,803			164,091			185,720			166,111			67,821																	
Number of BHCs in peer group	130			128			125			118			108																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.86	2.60	68	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77	3.23	2.92	66															
+ Non-interest income	0.82	1.04	42	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26	0.81	1.35	23															
- Overhead expense	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38	2.42	2.72	35															
- Provision for credit losses	-0.20	-0.09	23	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	0.03	0.16	16															
+ Securities gains (losses)	0	0.01	45	0	0.02	50	-0.01	0.01	13	-0.02	0	11	0	0.01	42															
+ Other tax equivalent adjustments	0	0	46	0	0	10	0	0	42	0	0	81	0	0	12															
= Pretax net operating income (tax equivalent)	1.83	1.66	68	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69	1.59	1.43	65															
Net operating income	1.40	1.26	70	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63	0.62	0.89	27															
Net income	1.40	1.26	70	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62	0.62	0.90	26															
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.23	3.06	59	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63	3.87	3.80	54															
Interest expense	0.17	0.25	35	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23	0.33	0.60	21															
Net interest income (tax equivalent)	3.07	2.80	65	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78	3.53	3.19	66															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0	0.11	11	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31	0.08	0.24	31															
Earnings coverage of net loan and lease losses (X)	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79	29.40	19.67	78															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.87	1.23	22	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33	0.76	0.98	33															
Allowance for loan and lease losses / Total loans and leases	0.87	1.20	23	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34	0.76	0.96	33															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.49	25	0.54	0.71	41	0.40	0.57	34	0.30	0.61	15	0.35	0.72	18															
30–89 days past due loans and leases / Total loans and leases	0.06	0.32	7	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35	0.31	0.47	33															
Liquidity and Funding																														
Net noncore funding dependence	-17.20	-2.33	10	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22	7.45	17.03	23															
Net short-term noncore funding dependence	-18.59	-7.71	16	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38	0.36	4.83	28															
Net loans and leases / Total assets	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44	64.63	62.73	40															
Capitalization																														
Tier 1 leverage ratio	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47	9.44	9.53	51															
Holding company equity capital / Total assets	10.61	10.71	51	11.28	11.16	51	12.66	12.43	53	11.59	12.22	48	10.93	11.94	42															
Total equity capital (including minority interest) / Total assets	10.61	10.82	49	11.28	11.29	48	12.66	12.57	52	11.59	12.27	47	10.93	12.01	37															
Common equity tier 1 capital / Total risk-weighted assets	12.46	12.42	56	12.31	12.38	55	12.97	12.17	75	12.16	12.12	61	11.98	12.19	56															
Net loans and leases / Equity capital (X)	5.27	5.53	46	5.65	5.58	53	5.39	5.21	56	5.72	5.29	60	5.92	5.27	66															
Cash dividends / Net income	28.17	28.27	48	38.91	42.30	47	29.40	33.12	43	28.07	27.31	43	41.77	31.29	67															
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52																
Growth Rates																														
Assets	17.73	10.50	80	37.76	16.68	92	2.72	9.26	26	5.43	7	53	11.32	8.28	73															
Equity capital	10.70	7.46	76	22.73	6.99	89	12.22	10.49	70	11.83	7.89	76	21.16	10.18	83															
Net loans and leases	3.20	3.36	56	28.72	9.07	88	5.61	9.10	49	8.19	7.89	65	11.91	9.38	72															
Noncore funding	-25.58	-14.79	32	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27	-18.28	5.59	21															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36															
Long-term debt / Equity capital	10.49	10.95	59	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67	7.36	12.69	50															
Equity investment in subsidiaries / Equity capital	97.82	103.22	18	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62	107.05	102.10	74															
Cash from ops + noncash items + op expense / Op expense + dividends	242.27	154.48	82	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85	250.83	148.20	86															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	499,447	489,176	468,965	414,634	312,855	2.10	85.59
Income from lease financing receivables.....	3,501	3,620	3,361	2,051	0	-3.29	
Fully taxable income on loans and leases.....	500,100	489,725	469,176	415,022	311,644	2.12	86.51
Tax-exempt income on loans and leases.....	2,848	3,071	3,150	1,663	1,211	-7.26	190.61
Estimated tax benefit on income on loans and leases.....	977	1,053	1,080	576	771	-7.22	96.02
Income on loans and leases (tax equivalent).....	503,925	493,849	473,406	417,261	313,626	2.04	86.90
Investment interest income (tax equivalent).....	73,634	63,874	74,994	77,918	73,574	15.28	12.86
Interest on balances due from depository institutions.....	2,078	1,711	2,148	1,594	784	21.45	467.76
Interest income on other earning assets.....	430	614	1,094	1,635	1,722	-29.97	-65.74
Total interest income (tax equivalent)	580,067	560,048	551,642	498,408	389,706	3.57	72.39
Interest on time deposits of \$250K or more	1,500	5,078	6,338	2,540	1,061	-70.46	
Interest on time deposits < \$250K.....	2,280	15,624	27,721	17,366	5,469	-85.41	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	11,066	21,069	32,799	19,636	10,532	-47.48	57.59
Interest on other borrowings and trading liabilities.....	8,865	8,261	10,905	16,476	16,555	7.31	-41.20
Interest on subordinated debt and mandatory convertible securities	6,049	6,204	5,553	5,311	119	-2.50	
Total interest expense.....	29,760	56,236	83,316	61,329	33,736	-47.08	17.94
Net interest income (tax equivalent).....	550,307	503,812	468,326	437,079	355,970	9.23	76.81
Non-interest income.....	157,533	155,337	108,788	96,656	89,064	1.41	72.08
Adjusted operating income (tax equivalent)	707,840	659,149	577,114	533,735	445,034	7.39	75.73
Overhead expense.....	394,517	371,492	321,613	306,756	266,570	6.20	64.16
Provision for credit losses.....	-37,550	75,204	13,102	8,402	3,489		
Securities gains (losses)	83	748	-1,021	-1,914	41	-88.90	-91.55
Other tax equivalent adjustments	0	-1	0	1	-1		
Pretax net operating income (tax equivalent).....	351,823	212,914	241,358	217,952	175,015	65.24	114.90
Applicable income taxes	77,962	45,355	52,992	49,814	105,012	71.89	25.07
Tax equivalent adjustments	4,058	3,468	2,646	2,027	2,182	17.01	459.72
Applicable income taxes (tax equivalent).....	82,020	48,823	55,638	51,841	107,194	67.99	30.06
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	269,803	164,091	185,720	166,111	67,821	64.42	168.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	269,803	164,091	185,720	166,111	67,821	64.42	168.04
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	269,803	164,091	185,720	166,111	67,821	64.42	168.04
Investment securities income (tax equivalent).....	73,634	63,874	74,994	77,918	73,574	15.28	12.86
US Treasury and agency securities (excluding mortgage-backed securities)	5,723	3,387	3,539	3,260	3,247	68.97	4.00
Mortgage-backed securities	46,861	42,295	50,771	50,677	40,927	10.80	43.71
All other securities	21,050	18,192	20,684	23,981	29,400	15.71	-22.42
Cash dividends declared.....	76,016	63,843	54,601	46,628	28,330	19.07	251.37
Common	69,141	60,310	54,601	46,628	28,330	14.64	219.90
Preferred.....	6,875	3,533	0	0	0	94.59	32638.10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.02	2.85	64	3.64	3.27	72	4.35	4	74	4.05	3.87	65	3.54	3.47	54
Less: Interest expense	0.15	0.23	37	0.37	0.48	37	0.66	0.98	26	0.50	0.79	26	0.31	0.55	22
Equals: Net interest income (tax equivalent)	2.86	2.60	68	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77	3.23	2.92	66
Plus: Non-interest income	0.82	1.04	42	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26	0.81	1.35	23
Equals: adjusted operating income (tax equivalent)	3.68	3.70	51	4.28	4.04	67	4.55	4.41	60	4.33	4.46	44	4.04	4.33	37
Less: Overhead expense	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38	2.42	2.72	35
Less: Provision for credit losses	-0.20	-0.09	23	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	0.03	0.16	16
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	45	0	0.02	50	-0.01	0.01	13	-0.02	0	11	0	0.01	45
Plus: other tax equivalent adjustments	0	0	46	0	0	10	0	0	42	0	0	81	0	0	12
Equals: Pretax net operating income (tax equivalent)	1.83	1.66	68	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69	1.59	1.43	65
Less: Applicable income taxes (tax equivalent)	0.43	0.38	72	0.32	0.23	75	0.44	0.36	76	0.42	0.33	77	0.97	0.55	91
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.40	1.26	70	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63	0.62	0.89	27
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.40	1.26	70	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62	0.62	0.90	26
Memo: Net income (last four quarters)	1.40	1.26	70	1.07	0.82	72	1.46	1.19	79	1.35	1.24	62	0.62	0.91	25
Net income—BHC and noncontrolling (minority) interest	1.40	1.27	70	1.07	0.83	72	1.46	1.20	80	1.35	1.25	61	0.62	0.91	24
Margin Analysis															
Average earning assets / Average assets	93.37	93.08	53	92.40	92.32	52	91.43	91.05	55	90.91	91.48	43	91.49	91.61	44
Average interest-bearing funds / Average assets	55.05	61.99	22	56.44	64.06	19	60.08	65.57	26	61.35	65.56	31	62.98	65.75	40
Interest income (tax equivalent) / Average earning assets	3.23	3.06	59	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63	3.87	3.80	54
Interest expense / Average earning assets	0.17	0.25	35	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23	0.33	0.60	21
Net interest income (tax equivalent) / Average earning assets	3.07	2.80	65	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78	3.53	3.19	66
Yield or Cost															
Total loans and leases (tax equivalent)	4.35	4.01	73	4.68	4.27	74	5.42	5.09	75	5.09	4.95	71	4.37	4.52	46
Interest-bearing bank balances	0.14	0.14	57	0.22	0.27	40	1.66	2.04	28	1.53	1.64	35	1.44	1.05	87
Federal funds sold and reverse repos	0.04	0.25	36		0.68			2.44			2.17		0	1.41	3
Trading assets	0	0.45	26	0	0.60	23		0.99			1.11			1.11	
Total earning assets	3.21	3.04	61	3.91	3.51	74	4.74	4.36	75	4.43	4.20	66	3.85	3.73	57
Investment securities (tax equivalent)	1.53	1.77	34	2.32	2.25	57	2.79	2.76	54	2.73	2.68	56	2.64	2.47	67
US Treasury and agency securities (excluding mortgage-backed securities)	1.38	1.14	69	1.65	1.75	52	2.26	2.32	54	1.96	2.05	47	1.96	1.62	77
Mortgage-backed securities	1.42	1.57	36	2.27	2.05	68	2.75	2.61	68	2.48	2.50	50	2.23	2.23	56
All other securities	1.59	2.81	12	2.31	3.24	15	3.60	4.06	43	3.60	4.20	45	3.56	3.66	51
Interest-bearing deposits	0.14	0.21	33	0.49	0.53	50	0.93	1.10	37	0.58	0.81	30	0.28	0.49	23
Time deposits of \$250K or more	0.56	0.66	42	1.52	1.42	58	2.03	1.96	53	1.15	1.44	25			
Time deposits < \$250K	0.17	0.62	5	1.01	1.36	20	1.60	1.82	33	1.05	1.29	33			
Other domestic deposits	0.13	0.15	49	0.32	0.36	48	0.63	0.93	27	0.39	0.67	24			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0	0.17	9	0.25	0.62	16	2.50	1.86	79	1.94	1.51	67	1.20	0.94	69
Other borrowed funds and trading liabilities	4.55	1.27	96	3.27	1.50	93	2.31	2.38	46	2.25	2.28	50	2.07	1.77	73
All interest-bearing funds	0.28	0.37	41	0.65	0.74	46	1.09	1.49	27	0.81	1.19	24	0.49	0.82	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	157,533	155,337	108,788	96,656	89,064
Fiduciary activities income	4,257	1,957	0	0	0
Service charges on deposit accounts - domestic	20,004	19,489	22,971	23,211	21,211
Trading revenue.....	3,288	6,725	0	0	0
Investment banking fees and commissions.....	12,614	6,204	6,143	5,182	4,382
Insurance activities revenue.....	4,631	2,776	1,592	1,334	259
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	4,623	-1,804	2,318	3,361	3,146
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	68,354	72,120	31,387	24,847	25,357
Other non-interest income.....	39,762	47,870	44,377	38,721	34,709
Total overhead expenses	394,517	371,492	321,613	306,756	266,570
Personnel expense.....	241,066	223,772	201,111	180,747	150,271
Net occupancy expense.....	36,978	34,109	32,518	33,146	28,315
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,044	4,168	4,939	6,846	4,844
Other operating expenses.....	112,429	109,443	83,045	86,017	83,140
Fee income on mutual funds and annuities.....	8,723	6,220	6,150	5,191	4,400
Memoranda					
Assets under management in proprietary mutual funds and annuities	21,176	0	0	0	0
Number of equivalent employees	2,554	2,399	2,308	2,312	2,137
Average personnel expense per employee.....	94.39	93.28	87.14	78.18	70.32
Average assets per employee.....	7,525.72	6,421.96	5,493.22	5,328.49	5,152.94

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	5.54	2.17	82	4	2.02	78	5.65	2.72	79	5.37	3.08	75	4.94	2.85
Overhead expenses / Net Interest Income + non-interest income	56.06	59.28	33	56.66	62.28	31	55.98	61.29	30	57.69	60.88	31	60.19	63.61
Percent of Average Assets														
Total overhead expense	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38	2.42	2.72
Personnel expense.....	1.25	1.21	61	1.45	1.30	66	1.59	1.41	68	1.47	1.44	52	1.36	1.42
Net occupancy expense.....	0.19	0.23	30	0.22	0.26	27	0.26	0.28	37	0.27	0.28	48	0.26	0.29
Other operating expenses.....	0.61	0.72	41	0.74	0.94	41	0.69	0.97	28	0.75	0.97	31	0.80	1
Overhead less non-interest income	1.23	1.10	57	1.40	1.25	65	1.68	1.32	73	1.71	1.38	68	1.61	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	55.74	58.83	33	56.36	61.82	31	55.73	60.64	30	57.47	60.37	34	59.90	62.73
Personnel expense.....	34.06	32.93	51	33.95	32.36	56	34.85	32.39	61	33.86	32.51	54	33.77	32.93
Net occupancy expense.....	5.22	6.23	34	5.17	6.58	27	5.63	6.52	32	6.21	6.48	41	6.36	6.70
Other operating expenses.....	16.45	19.18	35	17.24	22.28	31	15.25	21.20	13	17.40	20.90	31	19.77	22.41
Total non-interest income	22.26	27.67	39	23.57	28.83	41	18.85	29.23	28	18.11	28.50	26	20.01	31.08
Fiduciary activities income	0.60	2.20	37	0.30	2.09	33	0	1.97	14	0	2.14	13	0	2.38
Service charges on domestic deposit accounts	2.83	3.27	40	2.96	3.27	42	3.98	3.88	49	4.35	4.15	52	4.77	4.28
Trading revenue.....	0.46	0.62	67	1.02	1.28	66	0	1.18	22	0	0.85	27	0	0.90
Investment banking fees and commissions.....	1.78	2.58	55	0.94	2.46	39	1.06	3.54	37	0.97	3.42	38	0.98	3.62
Insurance activities revenue.....	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68	0.25	0.47	64	0.06	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees	0.65	0.60	72	-0.27	0.01	17	0.40	0.28	73	0.63	0.65	64	0.71	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	9.66	3.30	88	10.94	3.92	86	5.44	1.86	90	4.66	1.61	89	5.70	1.67
Other non-interest income.....	5.62	9.27	28	7.26	9.65	42	7.69	10.04	44	7.25	9.86	42	7.80	10.77
Overhead less non-interest income	33.48	30.52	54	32.79	31.93	48	36.88	31.06	61	39.36	31.46	74	39.89	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.16	21.18	62	21.30	18.63	63	21.96	20.56	62	22.86	19.04	80	60	32.99
Applicable income tax + TE / Pretax net operating income + TE	23.31	22.67	62	22.93	21.18	59	23.05	23.23	49	23.79	21.56	72	61.25	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	8,673,217	7,967,464	6,777,509	6,229,308	6,150,827	8.86	63.72	
Commercial and industrial loans	2,926,202	3,302,874	1,904,224	1,781,874	1,084,527	-11.40	186.32	
Loans to individuals	137,048	144,282	126,828	328,440	484,364	-5.01	-76.49	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00	
Agricultural loans	4,569	6,418	7,196	4,343	2,820	-28.81	368.14	
Other loans and leases	63,419	55,210	55,280	58,371	45,768	14.87	59.68	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,804,455	11,476,248	8,871,037	8,402,336	7,768,306	2.86	69.84	
Less: Allowance for loan and lease losses	102,532	137,010	62,089	61,203	58,914	-25.16	66.93	
Net loans and leases	11,701,923	11,339,238	8,808,948	8,341,133	7,709,392	3.20	69.86	
Debt securities that reprice or mature in over 1 year	4,410,853	2,706,142	1,955,873	2,581,517	2,542,408	62.99	97.91	
Mutual funds and equity securities	1,302	1,687	1,973	1,076	57	-22.82	10.15	
Subtotal	16,114,078	14,047,067	10,766,794	10,923,726	10,251,857	14.71	76.71	
Interest-bearing bank balances	2,082,148	1,370,911	286,282	91,883	103,855	51.88	6386.04	
Federal funds sold and reverse repos	27,000	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,242,069	938,941	602,242	321,359	394,479	32.28	133.28	
Trading assets	29,631	72,509	0	0	0	-59.13		
Total earning assets	19,494,926	16,429,428	11,655,318	11,336,968	10,750,191	18.66	101.32	
Non-interest-bearing cash and due from depository institutions	213,128	238,922	231,095	235,554	221,435	-10.80	13.67	
Premises, fixed assets, and leases	268,632	246,561	232,326	203,602	209,369	8.95	43.20	
Other real estate owned	1,144	647	475	1,305	3,234	76.82	-85.61	
Investment in unconsolidated subsidiaries	6,925	5,097	4,679	3,652	2,709	35.86	280.91	
Intangible and other assets	967,494	875,500	794,774	795,219	741,701	10.51	49.49	
Total assets	20,952,249	17,796,155	12,918,667	12,576,300	11,928,639	17.73	95.53	
Quarterly average assets	20,866,962	17,643,500	12,920,713	12,558,773	11,686,809	18.27	99.03	
Average loans and leases (YTD)	11,583,087	10,558,427	8,740,533	8,203,584	7,169,442	9.70	79.97	
Memoranda								
Loans held-for-sale	44,109	105,433	58,484	18,935	32,734	-58.16	47.63	
Loans not held-for-sale	11,760,346	11,370,815	8,812,553	8,383,401	7,735,572	3.43	69.93	
Real estate loans secured by 1–4 family	2,610,529	2,349,445	2,095,627	2,025,462	2,025,387	11.11	44.38	
Commercial real estate loans	6,028,312	5,574,583	4,622,142	4,141,036	4,018,499	8.14	75.34	
Construction and land development	1,374,645	1,248,747	1,212,662	1,007,118	898,504	10.08	67.33	
Multifamily	170,996	168,713	146,257	109,383	85,793	1.35	104.88	
Nonfarm nonresidential	4,482,671	4,157,123	3,263,223	3,024,535	3,034,202	7.83	76.96	
Real estate loans secured by farmland	34,376	43,436	59,740	62,810	106,941	-20.86	-32.88	
Total investment securities	5,654,224	3,646,770	2,560,088	2,903,952	2,936,944	55.05	104.69	
U.S. Treasury securities	237,323	128,072	154,618	149,307	121,113	85.30	39.92	
US agency securities (excluding mortgage-backed securities)	257,212	163,547	5,420	29,095	30,724	57.27	905.40	
Municipal securities	533,532	473,997	271,970	302,492	269,245	12.56	306.31	
Mortgage-backed securities	3,812,412	2,244,979	1,830,591	2,057,504	1,998,198	69.82	122.69	
Asset-backed securities	604,277	562,721	92,425	165,314	211,254	7.38	44.83	
Other debt securities	208,166	71,767	203,091	199,164	306,353	190.06	-31.84	
Mutual funds and equity securities	1,302	1,687	1,973	1,076	57	-22.82	10.15	
Available-for-sale securities	4,496,824	3,224,722	2,274,581	2,628,469	2,615,850	39.45	84.87	
U.S. Treasury securities	217,520	128,072	154,618	149,307	121,113	69.84	28.24	
US agency securities (excluding mortgage-backed securities)	187,032	152,972	5,420	29,095	30,724	22.27	631.08	
Municipal securities	275,844	276,274	226,490	233,941	197,286	-0.16	271.87	
Mortgage-backed securities	3,018,985	2,032,916	1,592,537	1,851,648	1,749,063	48.51	109.76	
Asset-backed securities	604,277	562,721	92,425	165,314	211,254	7.38	44.83	
Other debt securities	193,166	71,767	203,091	199,164	306,353	169.16	-36.75	
Mutual funds and equity securities	0	0	0	0	57		-100.00	
Held-to-maturity securities appreciation (depreciation)	-7,295	16,831	4,369	-5,603	180			
Available-for-sale securities appreciation (depreciation)	-19,705	72,611	33,974	-31,795	-7,881			
Structured notes, fair value	7,332	10,545	12,623	14,430	16,533	-30.47	-56.43	
Pledged securities	1,464,351	1,113,756	917,849	925,232	1,042,326	31.48	1.17	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	6,959,252	1,569,555	645,082	337,655	554,289	343.39	1933.06
NOW, ATS and transaction accounts	3,973,708	846,130	416,631	250,382	305,482	369.63	1290.35
Time deposits less brokered deposits < \$250K	1,060,481	1,189,067	1,435,077	1,212,525	1,058,325	-10.81	
MMDA and other savings accounts	5,809,935	11,033,721	7,893,647	7,806,948	7,278,981	-47.34	-12.48
Other non-interest-bearing deposits	0	0	0				
Core deposits	17,803,376	14,638,473	10,390,437	9,607,510	9,197,077	21.62	123.33
Time deposits of \$250K or more	255,612	305,384	349,478	246,391	186,254	-16.30	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	50,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	479	160,000	269,009		-100.00
Other borrowings w/remaining maturity over 1 year	133,714	183,441	106,078	139,368	319,877	-27.11	8.24
Brokered deposits < \$250K	190,358	290,098	160,701	683,715	437,131	-34.38	
Noncore funding	579,684	778,923	616,736	1,229,474	1,262,271	-25.58	-62.47
Trading liabilities	19,895	24,631	0	0	0	-19.23	
Subordinated notes and debentures + trust preferred securities	113,647	143,515	128,147	127,821	36,311	-20.81	591.37
Other liabilities	213,404	203,084	147,655	153,942	129,645	5.08	99.57
Total liabilities	18,730,006	15,788,626	11,282,975	11,118,747	10,625,304	18.63	94.30
Equity Capital							
Perpetual preferred stock (including surplus)	96,422	96,422	0	0	0	0.00	
Common stock	89,350	86,675	79,014	89,978	86,663	3.09	14.22
Common surplus	1,732,294	1,649,853	1,508,132	1,499,583	1,451,814	5.00	35.78
Retained earnings	330,653	136,869	40,152	-90,419	-209,903	141.58	
Accumulated other comprehensive income	-26,476	37,710	8,394	-41,589	-25,239		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,222,243	2,007,529	1,635,692	1,457,553	1,303,335	10.70	106.58
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,222,243	2,007,529	1,635,692	1,457,553	1,303,335	10.70	106.58
Total liabilities and capital	20,952,249	17,796,155	12,918,667	12,576,300	11,928,639	17.73	95.53
Memoranda							
Non-interest-bearing deposits	6,959,252	5,391,722	3,481,151	3,212,977	3,099,994	29.07	163.33
Interest-bearing deposits	11,290,094	9,842,233	7,419,465	7,324,639	6,720,468	14.71	88.14
Total deposits	18,249,346	15,233,955	10,900,616	10,537,616	9,820,462	19.79	111.13
Long-term debt that reprices within 1 year	0	64,857	49,736	0	0	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,007,529	1,635,692	1,457,553	1,303,334	1,075,735		
Accounting restatements	0	-3,529	-549	0	437		
Net income	269,803	164,091	185,720	166,111	67,821		
Net sale of new perpetual preferred stock	0	96,422	0	0	0		
Net sale of new common stock	4,693	-14,209	-2,416	821	450		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	15,101	0	0	0	0		
Changes incident to business combinations	95,524	163,589	0	45,746	179,465		
Less: Dividends declared	76,016	63,843	54,601	46,628	28,330		
Change in other comprehensive income	-64,189	29,316	49,985	-16,348	3,270		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	4,517	4,487		
Holding company equity capital, ending balance	2,222,243	2,007,529	1,635,692	1,457,553	1,303,335		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.40	36.25	59	44.77	36.22	68	52.46	37.78	71	49.53	37.19	68	51.56	35.54	77
Commercial and industrial loans	13.97	10.76	70	18.56	13.52	75	14.74	12.02	65	14.17	12.85	58	9.09	12.62	35
Loans to individuals	0.65	3.36	34	0.81	3.40	36	0.98	4.20	33	2.61	4.31	54	4.06	4.47	58
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.02	0.18	42	0.04	0.19	50	0.06	0.24	52	0.03	0.30	47	0.02	0.21	45
Other loans and leases.....	0.30	4.47	8	0.31	4.63	6	0.43	5.01	6	0.46	5	5	0.38	5.10	8
Net loans and leases.....	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44	64.63	62.73	40
Debt securities over 1 year.....	21.05	19.46	60	15.21	15.55	51	15.14	14.60	55	20.53	14.63	78	21.31	14.83	82
Mutual funds and equity securities	0.01	0.06	37	0.01	0.05	41	0.02	0.06	46	0.01	0.06	41	0	0.06	22
Subtotal	76.91	79.22	32	78.93	78.16	38	83.34	79.65	45	86.86	79.97	73	85.94	79.31	66
Interest-bearing bank balances	9.94	8.50	58	7.70	7.51	54	2.22	3.06	53	0.73	3.04	22	0.87	3.46	19
Federal funds sold and reverse repos	0.13	0.54	73	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	5.93	1.56	91	5.28	1.68	91	4.66	1.91	85	2.56	1.96	73	3.31	1.86	78
Trading assets	0.14	0.49	56	0.41	1.01	52	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	93.04	91.77	64	92.32	91.05	63	90.22	89.53	57	90.15	89.74	55	90.12	89.84	51
Non-interest cash and due from depository institutions.....	1.02	0.82	70	1.34	1.07	74	1.79	1.14	90	1.87	1.21	86	1.86	1.22	88
Other real estate owned.....	0.01	0.01	48	0	0.02	27	0	0.03	23	0.01	0.04	28	0.03	0.05	44
All other assets.....	5.94	7.35	31	6.34	7.82	33	7.99	9.27	34	7.98	8.98	37	8.02	8.86	40
Memoranda															
Short-term investments	15.99	11.47	72	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42	4.18	8.69	38
U.S. Treasury securities.....	1.13	1.47	64	0.72	0.84	71	1.20	1.03	69	1.19	1.04	63	1.02	1.02	65
US agency securities (excluding mortgage-backed securities)	1.23	0.82	73	0.92	0.63	72	0.04	0.54	32	0.23	0.69	52	0.26	0.75	53
Municipal securities	2.55	1.73	68	2.66	1.69	69	2.11	1.34	71	2.41	1.62	67	2.26	1.60	67
Mortgage-backed securities	18.20	14.14	70	12.61	11.75	53	14.17	11.44	68	16.36	11.13	79	16.75	11.06	81
Asset-backed securities	2.88	0.50	90	3.16	0.32	94	0.72	0.28	80	1.31	0.33	84	1.77	0.30	90
Other debt securities	0.99	0.53	72	0.40	0.42	62	1.57	0.39	88	1.58	0.41	88	2.57	0.38	92
Loans held-for-sale.....	0.21	0.55	53	0.59	0.52	65	0.45	0.39	67	0.15	0.30	48	0.27	0.33	56
Loans held for investment	56.13	58.06	41	63.89	61.72	47	68.22	63.50	51	66.66	63.93	43	64.85	62.63	44
Real estate loans secured by 1–4 family	12.46	11.46	59	13.20	11.91	55	16.22	13.29	63	16.11	13.46	63	16.98	13.44	60
Revolving	3.36	1.42	88	3.99	1.66	92	5.20	2.07	92	5.60	2.27	91	6.19	2.40	92
Closed-end, secured by first liens	9.02	9.67	48	9.09	9.81	48	10.84	10.69	51	10.33	10.57	49	10.53	10.35	51
Closed-end, secured by junior liens	0.08	0.17	41	0.12	0.22	41	0.19	0.28	48	0.18	0.31	43	0.26	0.34	52
Commercial real estate loans	28.77	22.69	66	31.32	22.22	69	35.78	22.23	80	32.93	21.58	73	33.69	19.88	79
Construction and land development	6.56	3.34	84	7.02	3.40	85	9.39	3.44	93	8.01	3.51	89	7.53	3.25	90
Multifamily.....	0.82	3.57	19	0.95	3.12	23	1.13	3.01	28	0.87	2.72	29	0.72	2.54	27
Nonfarm nonresidential	21.39	14.57	74	23.36	14.72	79	25.26	14.69	80	24.05	14.44	78	25.44	13.30	86
Real estate loans secured by farmland.....	0.16	0.30	62	0.24	0.33	65	0.46	0.36	71	0.50	0.41	69	0.90	0.32	82

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	73.47	61.05	67	69.43	57.15	70	76.40	57.46	76	74.14	56.49	74	79.18	54.84	85
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.11	19.86	57	20.47	19.43	51	23.62	20.75	59	24.11	21.10	59	26.07	21.45	61
Real estate loans secured by 1–4 family.....	5.96	2.43	92	6.19	2.64	92	7.57	3.15	92	8.38	3.50	93	9.51	3.77	93
Revolving	16.15	17.24	45	14.28	16.59	40	16.05	17.39	42	15.73	17.39	41	16.56	17.41	48
Closed-end.....	51.07	37.86	71	48.57	34.63	77	52.10	33.52	86	49.28	32.14	82	51.73	29.99	88
Construction and land development.....	11.65	5.65	84	10.88	5.26	87	13.67	5.09	94	11.99	5.20	90	11.57	4.90	91
1–4 family.....	3.82	1.18	89	3.12	0.93	90	3.78	0.94	95	3.31	1.02	89	3.39	0.89	92
Other.....	7.82	4.40	79	7.76	4.19	85	9.89	4.02	93	8.68	4.05	89	8.17	3.90	88
Multifamily.....	1.45	5.78	16	1.47	4.96	17	1.65	4.69	23	1.30	4.10	25	1.10	3.84	22
Nonfarm nonresidential	37.97	24.56	78	36.22	22.93	82	36.79	22.15	84	36	21.40	84	39.06	20.03	95
Owner-occupied.....	18.90	8.29	91	16.97	7.68	92	17.97	7.72	92	18.03	8.03	91	22.46	7.58	97
Other.....	19.07	15.94	60	19.25	14.95	63	18.82	14.34	68	17.96	13.38	64	16.60	12.45	66
Real estate loans secured by farmland.....	0.29	0.54	62	0.38	0.54	64	0.67	0.55	71	0.75	0.63	72	1.38	0.51	83
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	24.79	18.86	72	28.78	22.17	75	21.47	19.53	61	21.21	20.32	61	13.96	20.53	29
Loans to individuals	1.16	6.24	35	1.26	6.13	34	1.43	7.13	31	3.91	7.36	51	6.24	7.61	58
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	0.04	0.34	41	0.06	0.32	46	0.08	0.37	52	0.05	0.46	47	0.04	0.33	44
Other loans and leases.....	0.54	8.75	8	0.48	9.09	6	0.62	9.85	5	0.69	9.66	5	0.59	10.32	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	462.87	391.81	63	463.67	381.27	60	497.80	391.26	66	504.88	379.80	66	541.74	366.85	73
Real estate loans secured by 1–4 family.....	139.32	126.06	63	136.73	125.03	54	153.92	138.18	56	164.16	137.84	60	178.39	138.55	64
Revolving	37.55	15.44	90	41.33	17.42	91	49.32	21.26	90	57.04	23.33	91	65.06	25.05	90
Closed-end.....	101.76	108.85	48	95.40	106.14	46	104.60	115.20	46	107.12	112.79	50	113.33	111.69	54
Commercial real estate loans	321.72	245.88	70	324.42	234.65	72	339.49	229.44	74	335.63	219.72	75	353.93	204.45	82
Construction and land development.....	73.36	35.95	86	72.67	35.62	84	89.07	34.95	91	81.63	35.36	89	79.14	32.91	92
1–4 family.....	24.09	7.42	90	20.83	6.34	89	24.62	6.61	92	22.51	7.04	89	23.23	6.16	91
Other.....	49.27	28.11	80	51.84	28.16	80	64.45	27.32	89	59.12	27.26	88	55.91	26.01	86
Multifamily.....	9.13	38.66	18	9.82	32.74	21	10.74	31.04	27	8.87	27.85	29	7.56	25.95	24
Nonfarm nonresidential	239.23	158.05	78	241.93	155.06	80	239.68	152.10	78	245.14	147.22	79	267.24	137.03	88
Owner-occupied.....	119.06	52.99	90	113.34	52.37	90	117.08	53.07	90	122.81	54.89	91	153.64	51.62	97
Other.....	120.17	102.54	58	128.59	100.54	61	122.60	97.41	63	122.33	91.80	63	113.60	84.09	66
Real estate loans secured by farmland.....	1.83	3.22	62	2.53	3.44	65	4.39	3.60	69	5.09	4.02	72	9.42	3.31	81
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	156.16	114.45	72	192.21	139.91	73	139.86	122.02	62	144.42	128.82	58	95.52	126.55	37
Loans to individuals	7.31	34.55	36	8.40	37.47	35	9.32	43.51	31	26.62	42.67	53	42.66	44.83	59
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0.24	1.86	41	0.37	1.88	50	0.53	2.18	51	0.35	2.72	48	0.25	1.88	47
Other loans and leases.....	3.38	51.06	8	3.21	49.54	6	4.06	52.44	5	4.73	51.79	5	4.03	52.78	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	33	30.07	55	32.59	27.32	59	34.40	26.45	65	31.54	24.79	61	29.27	23.09	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	207.88	195.33	54	217.63	183.76	57	224.15	178.57	61	214.78	167.93	64	200.29	156.17	61
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.94	252.85	70	330.97	240.85	74	341.23	236.10	74	337.58	225.98	75	353.93	210.40	81

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.99	11.47	72	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42	4.18	8.69	38
Liquid assets	31.30	29.03	54	22.39	26.22	41	16.92	22.44	42	17.40	22.72	42	18.48	24.04	43
Investment securities	26.99	21.63	66	20.49	17.85	62	19.82	16.99	64	23.09	17.27	78	24.62	17.35	81
Net loans and leases	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44	64.63	62.73	40
Net loans, leases and standby letters of credit	55.99	59.49	39	63.90	62.48	44	68.36	64.84	50	66.53	65.07	37	64.86	63.89	37
Core deposits	84.97	75.71	92	82.26	70.67	89	80.43	63.09	92	76.39	62.13	85	77.10	61.26	87
Noncore funding	2.77	10.30	12	4.38	14.13	14	4.77	19.36	8	9.78	21.34	15	10.58	22.32	22
Time deposits of \$250K or more	1.22	1.58	48	1.72	2.11	47	2.71	2.94	54	1.96	2.89	33	1.56	2.57	37
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0.42	2.23	25
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.13	0.54	16	0	0.54	30	0	0.48	28	0	0.54	24	0.42	0.73	43
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	0	3.01	7	1.27	3.67	31	2.26	3.96	40
Earning assets that reprice within 1 year	41.57	37.37	60	44.10	39.38	59	41.96	39.29	57	36.38	40.29	36	37.18	41.61	35
Interest-bearing liabilities that reprice within 1 year	6.14	6.39	66	7.95	8.20	62	13.12	10.19	77	13.64	10.01	75	8.88	8.46	62
Long-term debt that reprices within 1 year	0	0.26	30	0.36	0.47	68	0.38	0.96	60	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	35.43	29.65	64	35.79	29.11	60	28.45	26.63	55	22.74	27.38	36	28.30	29.77	43
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-17.20	-2.33	10	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22	7.45	17.03	23
Net short-term noncore funding dependence	-18.59	-7.71	16	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38	0.36	4.83	28
Short-term investment / Short-term noncore funding	940.89	273.46	94	511.79	184.19	91	222.68	77.77	88	44.50	66.46	52	93.11	74.86	71
Liquid assets - short-term noncore funding / Nonliquid assets	43.09	36.68	64	25.58	28.18	54	16.65	16.97	56	12.13	16.04	51	17.17	18.16	56
Net loans and leases / Total deposits	64.12	72.79	31	74.43	79.43	32	80.81	90.31	27	79.16	90.08	22	78.50	90.14	23
Net loans and leases / Core deposits	65.73	78.25	27	77.46	88.34	29	84.78	103.93	20	86.82	105	19	83.82	105.65	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.41	0.12	23	1.05	1.57	50	0.34	0.72	42	-0.48	-0.82	45	0.02	-0.31	71
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.10	-0.25	26	4.53	4.31	61	2.61	1.36	79	-2.71	-1.98	32	-0.73	-0.77	55
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	-0.02	80	0.03	0.02	73	0.03	0	90	0.01	-0.05	95	0.01	-0.08	81
Percent of Investment Securities															
Held-to-maturity securities	20.45	14.28	67	11.53	11.38	60	11.08	12.67	56	9.45	16.19	45	10.93	15.76	51
Available-for-sale securities	79.53	83.77	33	88.43	87.23	39	88.85	85.40	44	90.51	81.88	59	89.07	84.24	48
U.S. Treasury securities	4.20	6.70	61	3.51	4.72	69	6.04	6.15	68	5.14	6.99	59	4.12	6.96	53
US agency securities (excluding mortgage-backed securities)	4.55	4.12	68	4.48	4.01	71	0.21	3.49	31	1	4.02	44	1.05	4.42	45
Municipal securities	9.44	8.22	66	13	9.83	68	10.62	7.75	68	10.42	9.16	60	9.17	9.31	56
Mortgage-backed securities	67.43	66.54	51	61.56	66.64	41	71.50	67.43	50	70.85	65.45	54	68.04	65.34	51
Asset-backed securities	10.69	2.50	87	15.43	1.91	93	3.61	1.66	77	5.69	2.05	82	7.19	1.74	87
Other debt securities	3.68	3.08	65	1.97	3.01	53	7.93	2.94	84	6.86	2.79	81	10.43	2.57	87
Mutual funds and equity securities	0.02	0.29	35	0.05	0.35	38	0.08	0.40	41	0.04	0.42	38	0	0.51	21
Debt securities 1 year or less	21.97	7.78	88	25.75	10.55	85	23.52	11.86	83	11.07	11.91	61	13.43	11.79	64
Debt securities 1 to 5 years	8.22	18.25	29	10.87	17.03	43	12.62	17.94	51	60.23	19.18	92	54.29	18.80	91
Debt securities over 5 years	69.79	71.11	38	63.33	69.86	35	63.78	66.02	39	28.66	64.73	16	32.27	64.73	17
Pledged securities	25.90	32.26	41	30.54	35.67	43	35.85	30.57	58	31.86	33.30	51	35.49	34.58	55
Structured notes, fair value	0.13	0.11	85	0.29	0.02	92	0.49	0.03	92	0.50	0.04	91	0.56	0.03	91
Percent Change from Prior Like Quarter															
Short-term investments	45.08	27.98	64	159.97	183.32	59	115.01	26.69	86	-17.08	6.77	17	-11.73	19.19	23
Investment securities	55.05	31.36	80	42.45	23.62	79	-11.84	11.75	5	-1.12	9.42	28	6.32	8.45	53
Core deposits	21.62	16.94	72	40.88	26.88	87	8.15	11.23	50	4.46	7.29	50	15.37	12.19	64
Noncore funding	-25.58	-14.79	32	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27	-18.28	5.59	21

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,605,644	3,062,465	2,131,997	2,137,851	1,916,077
Commit: Secured commercial real estate loans	1,656,624	1,229,147	920,854	965,946	830,676
Commit: Unsecured real estate loans	46,777	26,587	10,929	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	29,312	31,748	22,533	25,447	28,075
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	21,965	18,845	16,423	17,366	48,812
Credit derivatives - notional amount (holding company as beneficiary)	47,420	29,998	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	69,385	48,843	16,423	17,366	48,812
Derivative Contracts					
Interest rate futures and forward contracts	201,419	320,997	110,585	45,162	53,598
Written options contracts (interest rate)	121,068	323,060	185,862	128,867	38,908
Purchased options contracts (interest rate)	121,362	173,965	112,424	91,051	244,059
Interest rate swaps	2,850,978	3,018,379	2,043,979	1,955,936	1,502,409
Futures and forward foreign exchange	0	0	0	0	610
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	17.21	22.78	38	17.21	22.01	40	16.50	23.52	28	17	24.05	31	16.06	24.03	25
Standby letters of credit	0.14	0.65	10	0.18	0.71	15	0.17	0.84	18	0.20	0.92	14	0.24	0.96	19
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.10	0.24	61	0.11	0.35	59	0.13	0.42	63	0.14	0.52	65	0.41	0.30	77
Credit derivatives - notional amount (holding company as beneficiary)	0.23	0.18	71	0.17	0.30	68	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.33	0.13	82	0.27	0.30	79	0.13	0.45	76	0.14	0.69	78	0.41	0.59	81
Derivative contracts	15.73	46.30	48	21.56	48.62	51	18.99	68.47	46	17.66	65.81	51	15.42	75.35	47
Interest rate contracts	15.73	32.46	51	21.56	34.36	53	18.99	47.31	48	17.66	43.84	52	15.42	53.66	50
Interest rate futures and forward contracts	0.96	3.25	66	1.80	6.21	65	0.86	10.67	60	0.36	11.40	52	0.45	13.82	52
Written options contracts (interest rate)	0.58	1.41	56	1.82	2.18	65	1.44	2.47	69	1.02	2.16	65	0.33	2.60	44
Purchased options contracts (interest rate)	0.58	1.31	69	0.98	1.46	72	0.87	2.65	65	0.72	2.32	64	2.05	2.37	74
Interest rate swaps	13.61	20.49	54	16.96	20.83	55	15.82	28.86	53	15.55	26.74	57	12.59	25.60	49
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0.01	9.40	39
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0.01	4.53	41
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	31.13	44.98	40	29	42.82	39	24.39	45.53	26	26.06	44.93	30	26.73	46.60	31

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	3,294,827	3,836,401	2,452,850	2,221,016	1,839,584
Interest rate contracts	3,294,827	3,836,401	2,452,850	2,221,016	1,838,974
Foreign exchange contracts.....	0	0	0	0	610
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	201,419	320,997	110,585	45,162	54,208
Written options	121,068	323,060	185,862	128,867	38,908
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	121,068	323,060	185,862	128,867	38,908
Purchased options	121,362	173,965	112,424	91,051	244,059
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	121,362	173,965	112,424	91,051	244,059
Swaps	2,850,978	3,018,379	2,043,979	1,955,936	1,502,409
Held for trading.....	2,437,031	2,692,810	0	0	0
Interest rate contracts	2,437,031	2,692,810	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	857,796	1,143,591	2,452,850	2,221,016	1,839,584
Interest rate contracts	857,796	1,143,591	2,452,850	2,221,016	1,838,974
Foreign exchange contracts.....	0	0	0	0	610
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,269,107	3,589,028	2,299,689	2,115,720	1,853,738
One year or less	316,194	444,319	200,557	127,672	82,057
Over 1 year to 5 years	1,018,583	994,141	735,907	585,027	793,877
Over 5 years	1,934,330	2,150,568	1,363,225	1,403,021	977,804
Gross negative fair value (absolute value)	25,137	28,990	15,504	26,425	25,376
Gross positive fair value.....	42,464	86,638	35,008	24,705	22,721
Held for trading.....	29,631	72,509	0	0	0
Non-traded.....	12,833	14,129	35,008	24,705	22,721
Current credit exposure on risk-based capital derivative contracts	38,336	75,800	32,372	22,514	10,439
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	99.97	92.20	68
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0.03	3.53	38
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	6.11	11.16	53	8.37	14.05	53	4.51	13.49	41	2.03	12.78	32	2.95	13.23	34
Written options	3.67	6.28	50	8.42	8.18	61	7.58	5.91	69	5.80	6.60	61	2.12	6.68	40
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	3.67	5.96	53	8.42	7.73	64	7.58	5.10	73	5.80	5.49	64	2.12	5.27	45
Purchased options	3.68	3.27	64	4.53	3.42	71	4.58	4.42	66	4.10	4.19	61	13.27	4.73	86
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	3.68	2.87	67	4.53	2.86	74	4.58	3.35	70	4.10	3.20	66	13.27	3.32	90
Swaps	86.53	74.26	56	78.68	68.76	53	83.33	69.75	51	88.06	70.34	59	81.67	68.94	57
Held for trading	73.97	40.42	65	70.19	43.53	56	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	73.97	34.15	75	70.19	36.62	71	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	26.03	59.58	34	29.81	56.47	43	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	26.03	56.71	35	29.81	53.82	43	100	52.22	88	100	50.60	88	99.97	51.23	78
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0.03	0.60	65
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.22	92.53	64	93.55	91.48	39	93.76	93.86	35	95.26	94.47	41	100.77	95.63	81
One year or less	9.60	27.56	37	11.58	32.05	37	8.18	32.17	31	5.75	32.51	25	4.46	31.96	13
Over 1 year to 5 years	30.91	27.01	53	25.91	27.06	52	30	30.45	53	26.34	31.16	41	43.16	31.85	68
Over 5 years	58.71	29.89	78	56.06	29.56	78	55.58	28.09	79	63.17	28.71	82	53.15	29.43	75
Gross negative fair value (absolute value)	0.76	0.98	42	0.76	1.55	38	0.63	0.83	47	1.19	0.72	84	1.38	0.69	91
Gross positive fair value	1.29	1.34	49	2.26	2.23	54	1.43	1.19	63	1.11	0.85	75	1.24	0.71	88
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	46	0.02	0.07	38	0.01	0.06	46	0.02	0.06	61	0.02	0.06	62
Gross positive fair value (X)	0.02	0.05	50	0.05	0.09	47	0.03	0.07	47	0.02	0.06	56	0.02	0.06	62
Held for trading (X)	0.02	0.04	59	0.05	0.07	57	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.01	0.01	58	0.01	0.02	51	0.03	0.01	85	0.02	0.01	86	0.02	0.01	88
Current credit exposure (X)	0.02	0.04	53	0.05	0.06	53	0.02	0.05	48	0.02	0.04	64	0.01	0.04	53
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.28	0.46	52	0.62	0.85	52	0.33	0.73	50	0.24	0.53	65	0.12	0.53	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		137,010		62,089		61,203		58,914		61,422					
Gross losses		15,273		32,394		18,017		13,158		12,203					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		15,235		14,079		5,801		7,045		6,206					
Net losses		38		18,315		12,216		6,113		5,997					
Provision for loan and lease losses		-37,984		75,204		13,102		8,402		3,489					
Adjustments		3,544		18,032		0		0		0					
Ending balance		102,532		137,010		62,089		61,203		58,914					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.20	-0.09	19	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	0.03	0.16	16	
-0.33	-0.16	25	0.71	0.82	47	0.15	0.24	41	0.10	0.24	26	0.05	0.28	17	
-99,957.89	-105.48	0	410.61	487.86	61	107.25	130.58	45	137.44	134.68	66	58.18	143.18	11	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.87	1.23	22	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33	0.76	0.98	33
Allowance for loan and lease losses / Total loans and leases	0.87	1.20	23	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34	0.76	0.96	33
Allowance for loan and lease losses / Net loans and leases losses (X)	2,698.21	21.39	99	7.48	11.58	52	5.08	8.03	52	10.01	7.54	76	9.82	8.39	74
Allowance for loan and lease losses / Nonaccrual assets	312.48	364.13	56	222.42	299.17	46	175.68	218.72	57	257.40	214.03	71	247.52	178.03	78
ALLL / 90+ days past due + nonaccrual loans and leases	312.48	287.08	68	222.42	244.34	52	169.95	151.73	68	243.55	160.51	78	222.80	136.22	82
Gross loan and lease losses / Average loans and leases	0.13	0.19	47	0.31	0.34	57	0.21	0.28	47	0.16	0.30	35	0.17	0.33	36
Recoveries / Average loans and leases	0.13	0.08	78	0.13	0.07	87	0.07	0.08	51	0.09	0.09	53	0.09	0.09	51
Net losses / Average loans and leases	0	0.11	11	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31	0.08	0.24	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	47.03	34.67	73	78.14	33.98	91	44.09	36.22	75	57.73	41.30	79	50.21	33.49	80
Earnings coverage of net loan and lease losses (X)	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79	29.40	19.67	78
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	21	0.01	0.04	30	0.01	0.01	55	0.04	0.02	71	0.06	0.02	82
Real estate loans secured by 1–4 family	-0.05	-0.02	19	-0.07	0.01	5	0.02	0.01	60	0.02	0.01	58	0.11	0.03	87
Revolving	-0.06	-0.07	34	-0.08	0.01	14	0.07	0.02	73	0.11	0.03	75	0.13	0.09	66
Closed-end	-0.04	-0.01	16	-0.06	0	6	-0.01	0	30	-0.03	0.01	15	0.10	0.02	87
Commercial real estate loans	0	0.04	23	0.04	0.07	52	0.01	0.01	62	0.04	0.01	74	0.04	0.01	71
Construction and land development	-0.06	0	11	-0.03	0	21	-0.07	-0.01	15	-0.04	-0.03	28	-0.02	-0.02	37
1–4 family	-0.01	0	11	-0.01	0	16	0.01	0	94	-0.01	-0.01	20	0	0	30
Other	-0.05	0	11	-0.02	0	17	-0.08	-0.01	8	-0.03	-0.02	26	-0.02	-0.01	35
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0.02	0.05	52	0.06	0.11	52	0.04	0.02	72	0.06	0.02	80	0.05	0.03	71
Owner-occupied	0.02	0.01	82	0.02	0.02	68	0.02	0.01	79	0.02	0.01	74	0.05	0.01	89
Other	0	0.04	21	0.04	0.08	58	0.03	0.01	80	0.05	0.01	85	0	0.01	37
Real estate loans secured by farmland	-0.03	0	14	0.06	0.02	83	-0.07	0.01	5	0.73	0	97	0.09	0.01	86
Commercial and industrial loans	0.01	0.17	21	0.47	0.47	59	0.47	0.37	71	0.07	0.31	17	-0.04	0.39	4
Loans to individuals	0.61	0.71	56	0.96	1.13	57	1.54	1.17	69	0.69	1.16	44	0.54	1.25	31
Credit card loans				1.84			2.92			3.11				2.92	
Agricultural loans	0.37	0.02	91	2.71	0.19	95	2.45	0.08	97	1.47	0.15	95	1.31	0.18	92
Loans to foreign governments and institutions				0			0			0			0		
Other loans and leases	0.30	0.10	84	1.36	0.15	94	0.69	0.15	90	0.37	0.14	83	0	0.15	23

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	7,472		20,370		19,763		24,772		23,717						
90+ days past due loans and leases	0		1		1,192		1,353		2,641						
Nonaccrual loans and leases	32,812		61,600		35,342		23,777		23,802						
Total past due and nonaccrual loans and leases	40,284		81,971		56,297		49,902		50,160						
Restructured 30–89 days past due	527		886		269		1,399		982						
Restructured 90+ days past due	0		0		0		310		0						
Restructured nonaccrual	11,463		20,587		8,247		7,093		5,502						
Total restructured loans and leases	11,990		21,473		8,516		8,802		6,484						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		144						
Total past due and nonaccrual loans held for sale	0		0		0		0		144						
Restructured loans and leases in compliance	40,422		40,159		45,718		43,637		51,616						
Other real estate owned	1,144		647		475		1,305		3,234						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.06	0.32	7	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35	0.31	0.47	33
90+ days past due loans and leases	0	0.10	10	0	0.12	18	0.01	0.15	29	0.02	0.17	32	0.03	0.20	38
Nonaccrual loans and leases	0.28	0.46	29	0.54	0.66	44	0.40	0.51	39	0.28	0.54	21	0.31	0.63	19
90+ days past due and nonaccrual loans and leases	0.28	0.62	20	0.54	0.85	34	0.41	0.71	26	0.30	0.75	13	0.34	0.88	13
30–89 days past due restructured	0	0.01	59	0.01	0.01	61	0	0.01	42	0.02	0.02	68	0.01	0.02	62
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	68	0	0.01	25
Nonaccrual restructured	0.10	0.10	56	0.18	0.13	68	0.09	0.14	46	0.08	0.16	36	0.07	0.20	26
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	76
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.32	7	0.18	0.40	24	0.22	0.43	26	0.29	0.44	35	0.31	0.47	33
90+ days past due assets	0	0.10	9	0	0.12	17	0.01	0.15	26	0.02	0.18	31	0.03	0.20	38
Nonaccrual assets	0.28	0.47	28	0.54	0.67	43	0.40	0.53	39	0.28	0.57	20	0.31	0.64	19
30+ days past due and nonaccrual assets	0.34	0.97	13	0.71	1.29	28	0.63	1.19	22	0.59	1.26	13	0.65	1.39	13
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.16	0.36	21	0.35	0.52	34	0.28	0.44	33	0.20	0.48	15	0.22	0.54	17
90+ days past due and nonaccrual assets + other real estate owned	0.16	0.37	20	0.35	0.55	34	0.29	0.48	30	0.21	0.52	15	0.25	0.59	17
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.36	0.41	53	0.58	0.60	52	0.63	0.53	62	0.56	0.60	46	0.67	0.72	44
Allowance for loan and lease losses	73.06	62.64	70	75.39	66.66	69	131.75	115.41	69	115.07	118.28	53	135.17	129.01	59
Equity capital + allowance for loan and lease losses	3.22	3.60	49	4.82	4.97	53	4.82	4.28	58	4.64	4.79	52	5.85	5.78	55
Tier 1 capital + allowance for loan and lease losses	3.97	4.30	54	5.94	6.05	54	6.01	5.65	61	5.71	6.16	49	7.01	7.35	46
Loans and leases + other real estate owned	0.63	0.71	53	0.90	0.97	50	0.92	0.85	57	0.84	0.96	42	1.02	1.15	41

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.26	11	0.19	0.39	29	0.20	0.38	26	0.21	0.42	25	0.31	0.44	37
	90+ days past due		0	0.12	15	0	0.16	28	0.01	0.16	43	0.01	0.22	37	0.04	0.26	50
	Nonaccrual.....		0.30	0.52	32	0.52	0.76	37	0.44	0.46	52	0.30	0.57	30	0.33	0.69	25
Commercial and industrial	30–89 days past due		0.10	0.24	31	0.13	0.23	46	0.26	0.31	52	0.54	0.30	81	0.25	0.32	50
	90+ days past due		0	0.04	18	0	0.03	16	0.01	0.05	47	0.01	0.05	50	0	0.05	22
	Nonaccrual.....		0.24	0.57	30	0.60	0.75	44	0.27	0.83	23	0.21	0.76	17	0.19	0.93	17
Individuals	30–89 days past due		0.32	0.63	34	0.32	0.83	23	0.62	0.83	38	0.47	0.84	28	0.45	0.97	27
	90+ days past due		0	0.09	17	0	0.14	19	0.01	0.17	40	0.05	0.16	50	0.01	0.19	35
	Nonaccrual.....		0.04	0.17	36	0.16	0.28	50	0.13	0.17	53	0.25	0.23	61	0.35	0.24	73
Depository institution loans	30–89 days past due			0.01			0			0			0				0
	90+ days past due			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0.06	0.24	57	0	0.17	27	1.03	0.17	91
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	1.17	0	98
	Nonaccrual.....		0	0.70	27	0.34	0.49	65	2.50	0.67	87	0.69	0.75	65	0.82	0.96	70
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0.23	0.12	79	0.81	0.18	89	0.52	0.20	80	0.34	0.17	78	0	0.20	12
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.22	0.09	83	0.33	0.15	79	0.50	0.13	88	0.64	0.14	88	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.11	0.46	12	0.42	0.65	38	0.38	0.67	28	0.44	0.71	33	0.65	0.74	46
	90+ days past due	0	0.24	18	0	0.33	32	0.01	0.31	39	0.04	0.46	39	0.02	0.49	37
	Nonaccrual	0.56	0.71	47	0.83	0.89	57	0.74	0.73	58	0.56	0.86	40	0.61	0.97	39
Revolving	30–89 days past due	0.14	0.28	36	0.31	0.48	39	0.29	0.45	32	0.36	0.50	36	0.47	0.61	40
	90+ days past due	0	0.02	35	0	0.03	61	0	0.05	50	0	0.05	25	0	0.07	22
	Nonaccrual	0.17	1.18	22	0.35	1.13	24	0.51	1	40	0.34	1.17	25	0.27	1.17	25
Closed-end	30–89 days past due	0.10	0.49	14	0.47	0.65	46	0.43	0.70	35	0.47	0.75	39	0.75	0.79	52
	90+ days past due	0	0.26	18	0	0.38	17	0.02	0.35	43	0.06	0.53	46	0.04	0.57	42
	Nonaccrual	0.71	0.67	61	1.03	0.87	67	0.85	0.70	67	0.68	0.84	46	0.80	0.96	51
Junior lien	30–89 days past due	0	0.01	32	0.02	0.02	64	0.01	0.02	39	0.02	0.03	52	0.03	0.03	51
	90+ days past due	0	0	36	0	0	32	0	0	62	0	0	51	0	0	53
	Nonaccrual	0	0.03	24	0	0.04	21	0.01	0.04	32	0.01	0.06	28	0.01	0.07	30
Commercial real estate	30–89 days past due	0.02	0.15	14	0.09	0.26	38	0.12	0.18	43	0.10	0.17	33	0.13	0.18	41
	90+ days past due	0	0.01	28	0	0.02	23	0.01	0.03	58	0	0.03	48	0.03	0.04	66
	Nonaccrual	0.18	0.38	35	0.39	0.62	42	0.28	0.23	68	0.17	0.28	40	0.19	0.34	37
Construction and development	30–89 days past due	0.07	0.17	57	0.08	0.28	43	0.20	0.28	60	0.08	0.21	40	0.17	0.23	55
	90+ days past due	0	0.01	38	0	0.01	35	0.03	0.02	79	0.01	0.02	70	0.11	0.03	85
	Nonaccrual	0.06	0.20	48	0.18	0.41	55	0.27	0.20	77	0.09	0.19	49	0.12	0.24	46
1–4 family	30–89 days past due	0.04	0.02	78	0.02	0.03	60	0.04	0.06	61	0.06	0.06	65	0.11	0.07	74
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	87	0	0	40
	Nonaccrual	0.01	0.01	74	0.01	0.03	62	0.08	0.02	86	0.03	0.02	71	0.04	0.03	72
Other	30–89 days past due	0.02	0.13	59	0.06	0.22	51	0.16	0.20	68	0.02	0.13	40	0.06	0.13	53
	90+ days past due	0	0	41	0	0	40	0.03	0.01	83	0.01	0.02	73	0.11	0.02	88
	Nonaccrual	0.04	0.16	56	0.17	0.35	61	0.19	0.17	72	0.06	0.15	49	0.08	0.18	47
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0.05	0.10	59	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0.13	0.08	75	0	0.10	16
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.10	0.23	45	0.10	0.14	44	0.11	0.17	38	0.12	0.17	41
	90+ days past due	0	0.01	31	0	0.02	26	0.01	0.03	52	0	0.03	48	0.01	0.04	51
	Nonaccrual	0.22	0.45	39	0.46	0.80	41	0.30	0.28	60	0.21	0.30	43	0.22	0.38	36
Owner Occupied	30–89 days past due	0	0.04	10	0.04	0.07	50	0.09	0.07	65	0.09	0.09	54	0.09	0.07	64
	90+ days past due	0	0	37	0	0	33	0.01	0.01	64	0	0.01	54	0.01	0.02	62
	Nonaccrual	0.05	0.17	28	0.16	0.27	36	0.28	0.16	75	0.19	0.17	63	0.16	0.21	46
Other	30–89 days past due	0	0.08	14	0.06	0.14	51	0.01	0.07	26	0.02	0.07	41	0.03	0.09	33
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	50
	Nonaccrual	0.17	0.23	54	0.30	0.44	49	0.02	0.10	29	0.01	0.13	20	0.06	0.14	37
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0.22	0.23	64	0.74	0.25	84	0.54	0.27	75
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0.74	0.06	93
	Nonaccrual	0.63	0.69	69	0.82	1.13	59	1.27	0.84	71	0.44	1.23	55	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,821,644	1,736,528	1,587,146	1,589,561	1,538,477										
Retained earnings	343,989	158,716	40,152	-90,419	-209,903										
Accumulated other comprehensive income (AOCI)	-26,476	37,710	8,394	-41,589	-25,239										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,139,157	1,932,954	1,635,692	1,457,553	1,303,335										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	477,456	388,494	352,150	350,787	274,593										
Accumulated other comprehensive income-related adjustments	-26,475	37,710	8,394	-41,589	-25,241										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,688,176	1,506,750	1,275,148	1,148,355	1,053,983										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,688,176	1,506,750	1,275,148	1,148,355	1,053,983										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	96,422	96,422	24,250	24,250	31,450										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	96,422	96,422	24,250	24,250	31,450										
Less: Additional tier 1 capital deductions	0	0	0	0	8,968										
Additional tier 1 capital	96,422	96,422	24,250	24,250	22,482										
Tier 1 Capital	1,784,598	1,603,172	1,299,398	1,172,605	1,076,465										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	111,357	111,625	11,500										
Non-qualifying capital instruments	120,000	148,443	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	79,778	102,753	65,547	64,613	61,226										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	199,778	251,196	176,904	176,238	72,726										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	199,778	251,196	176,904	176,238	72,726										
Exited advanced approach tier 2 capital															
Total capital	1,984,376	1,854,368	1,476,302	1,348,843	1,149,191										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,880,298	17,665,347	12,920,713	12,558,773	11,686,809										
Less: Deductions from common equity tier 1 capital	477,456	388,494	352,150	350,787	283,561										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	20,402,842	17,276,853	12,568,563	12,207,986	11,403,248										
Total risk-weighted assets	13,548,534	12,240,440	9,834,051	9,441,622	8,797,387										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.46	12.37	57	12.31	12.35	55	12.97	12.11	75	12.16	12.09	61	11.98	12.16	56
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	13.17	13.11	61	13.10	13.08	57	13.21	12.78	66	12.42	12.85	52	12.24	12.95	48
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.65	14.91	54	15.15	15.23	55	15.01	14.36	69	14.29	14.45	62	13.06	14.63	29
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47	9.44	9.53	51
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		4,459			3,196			2,817			1,060			0	39.52		
Total property and casualty assets		4,459			3,196			2,817			1,060			0	39.52		
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		4,339			2,819			1,739			787			0	53.92		
Total property and casualty equity		4,339			2,819			1,739			787			0	53.92		
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		1,521			1,079			946			588			0	40.96		
Total property and casualty		1,521			1,079			946			588			0	40.96		
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		414			380			286			273			0	8.95		
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		4,631			2,776			1,592			1,334			259	66.82	6916.67	
Other insurance activities income		2,123			1,094			116			270			259	94.06	3116.67	
Insurance and reinsurance underwriting income		2,508			1,682			1,476			1,064			0	49.11		
Premiums		2,508			1,682			1,476			1,064			0	49.11		
Credit related insurance underwriting		2,508			1,682			1,476			1,064			0	49.11		
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		987			1,100			530			476			0	-10.27		
Net assets of insurance underwriting subsidiaries		0			0			0									
Life insurance assets		217,713			201,968			202,664			192,616			188,969	7.80	51.67	
Analysis Ratios																	
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Insurance underwriting assets / Consolidated assets	0.02	0	91	0.02	0	89	0.02	0.01	85	0.01	0.01	78	0	0.01	35		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.11	76	100	53.67	76	100	51.47	79	100	56.12	78			52.23		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.89	24	0	46.33	23	0	48.53	20	0	43.88	21			47.77		
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53				2.52		
Insurance activities revenue / Adjusted operating income	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68	0.25	0.47	64	0.06	0.55	42		
Premium income / Insurance activities revenue	54.16	2.76	93	60.59	2.84	94	92.71	7.32	92	79.76	4.86	94	0	4.64	36		
Credit related premium income / Total premium income	100	32.99	84	100	38.23	81	100	34.91	83	100	44.54	78			43.04		
Other premium income / Total premium income	0	67.01	15	0	61.77	18	0	65.09	16	0	55.46	21			56.96		
Insurance underwriting net income / Consolidated net income	0.56	0.02	94	0.66	0.03	93	0.51	0.08	89	0.35	0.08	89	0	0.04	43		
Insurance net income (P/C) / Equity (P/C)	35.05	23.22	70	38.28	15.59	84	54.40	19.86	85	74.71	15.64	95			5.74		
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99				-2.99		
Insurance benefits, losses, expenses / Insurance premiums	39.35	927.51	36	65.40	447.82	50	35.91	233.61	33	44.74	160.49	23			127.33		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.15	42	0	0.17	43			0.48		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31				0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.54	12	44	11.61	11.03	49	14.89	11.51	65	15.61	10.22	70	16.64	9.84	73		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		110			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	74	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	15,000	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	15,000	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24			21.19	
Total selected assets.....		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.01	0.01	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	229,726	163,513	14,990	171,917	113,844	40.49	2572.48
Dividends	217,000	150,000	0	161,500	103,200	44.67	
Interest	324	493	269	160	163	-34.28	170.00
Management and service fees	12,402	13,020	14,721	10,257	10,481	-4.75	46.32
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	10	20	4,687	895	29	-50.00	-23.08
Dividends	10	20	4,687	895	29	-50.00	-23.08
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	229,736	163,533	19,677	172,812	113,873	40.48	2568.56
Securities gains (losses)	0	0	0	0	0		
Other operating income	530	294	99	22	0	80.27	
Total operating income	230,266	163,827	19,776	172,834	113,873	40.55	2574.71
Operating Expenses							
Personnel expenses	11,017	13,084	14,754	11,151	10,433	-15.80	25.26
Interest expense	13,467	13,135	10,279	10,050	9,179	2.53	26.78
Other expenses	4,822	3,332	4,420	5,246	4,721	44.72	84.05
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	29,306	29,551	29,453	26,447	24,333	-0.83	32.99
Income (loss) before taxes	201,827	133,990	-9,697	146,417	89,540	50.63	
Applicable income taxes (credit)	-6,908	-2,681	-8,711	-1,640	-1,447		
Extraordinary items					0		
Income before undistributed income of subsidiaries	208,735	136,671	-986	148,057	90,987	52.73	
Equity in undistributed income of subsidiaries	61,065	27,419	186,708	18,054	-23,167	122.71	-43.12
Bank subsidiaries	61,091	27,419	190,505	18,025	-23,807	122.81	-42.60
Nonbank subsidiaries	-26	0	-3,797	29	640		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	269,800	164,090	185,722	166,111	67,820	64.42	168.04
Memoranda							
Bank net income	278,091	177,419	190,505	179,525	79,393	56.74	161.29
Nonbank net income	-16	20	890	924	669		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,158,455	85.69	2,032,433	86.35	1,814,414	96.74	1,522,402	1,390,490	6.20	79.59
Common and preferred stock		2,150,683	85.38	2,028,965	86.21	1,814,414	96.74	1,522,402	1,390,490	6.00	78.95
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		7,772	0.31	3,468	0.15	0	0	0	0	124.11	
Investment in nonbank subsidiaries		23,194	0.92	752	0.03	752	0.04	4,549	4,744	2984.31	521.49
Common and preferred stock		23,194	0.92	752	0.03	752	0.04	4,549	4,744	2984.31	521.49
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		9,276	0.37	8,052	0.34	5,515	0.29	2,590	57	15.20	684.77
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		298,315	11.84	288,012	12.24	29,548	1.58	145,669	26,054	3.58	594.08
Cash and due from unrelated depository institution		1	0	1,231	0.05	2,947	0.16	0	0	-99.92	
Premises, furnishings, fixtures and equipment		34	0	815	0.03	888	0.05	987	700	-95.83	21.43
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		29,597	1.18	22,326	0.95	21,444	1.14	18,311	19,820	32.57	78.41
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,518,872	100.00	2,353,621	100.00	1,875,508	100.00	1,694,508	1,441,865	7.02	98.90
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year		133,714	5.31	183,441	7.79	84,517	4.51	84,372	84,234	-27.11	8.24
Subordinated notes and debentures		99,505	3.95	110,411	4.69	110,194	5.88	110,121	11,639	-9.88	
Other liabilities		49,268	1.96	34,018	1.45	27,153	1.45	24,762	17,986	44.83	216.53
Balance due to subsidiaries and related institutions		14,142	0.56	18,222	0.77	17,953	0.96	17,700	24,672	-22.39	-13.97
Total liabilities		296,629	11.78	346,092	14.70	239,817	12.79	236,955	138,531	-14.29	55.59
Equity Capital		2,222,243	88.22	2,007,529	85.30	1,635,691	87.21	1,457,553	1,303,334	10.70	106.58
Perpetual preferred stock (income surplus)		96,422	3.83	96,422	4.10	0	0	0	0	0.00	
Common stock		89,350	3.55	86,675	3.68	79,014	4.21	89,978	86,663	3.09	14.22
Common surplus		1,732,294	68.77	1,649,853	70.10	1,508,131	80.41	1,499,583	1,451,814	5.00	35.78
Retained earnings		330,653	13.13	136,869	5.82	40,152	2.14	-90,419	-209,903	141.58	
Accumulated other comprehensive income		-26,476	-1.05	37,710	1.60	8,394	0.45	-41,589	-25,240		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,518,872	100.00	2,353,621	100.00	1,875,508	100.00	1,694,508	1,441,865	7.02	98.90
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		14,142	0.56	18,222	0.77	17,953	0.96	17,700	24,672	-22.39	-13.97
Notes payable to subsidiaries that issued TPS		13,522	0.54	17,470	0.74	17,201	0.92	16,948	23,696	-22.60	-17.74
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.81	11.94	64	9.01	7.29	68	11.94	9.68	73	12.04	10.40	69	5.75	7.61	31
Bank net income / Average equity investment in banks	13.45	11.80	68	9.56	7.45	71	11.33	10.51	65	11.91	11.19	62	6.34	8.74	29
Nonbank net income / Average equity investment in nonbanks	-0.17	13.12	9	2.66	9.75	37	26.96	7.89	90	20.80	7.10	86	16.03	4.73	87
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	103.07	96.79	62	108.12	88.16	72	102.58	82.22	50	108.08	82.56	82	117.06	80.64	89
Nonbank net income / Parent net income		3.40		0.01	3.59	28	0.48	5.93	44	0.56	3.78	48	0.99	7.76	51
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	13.35	16.81	52	17.24	20.06	65	14.66	20.43	60	16.26	20.88	61	10.63	19.94	46
Total debt / Equity capital	10.49	11.71	58	14.64	14.41	66	11.90	14.31	65	13.34	14.69	63	7.36	13.95	50
Total debt + notes payable to subs that issued TPS / Equity capital	11.10	13.63	49	15.51	16.67	64	12.96	16.36	61	14.51	17.10	62	9.17	16.10	48
Total debt + Loans guaranteed for affiliate / Equity capital	10.49	11.77	58	14.64	14.68	66	11.90	14.56	64	13.34	15.14	62	7.36	14.35	50
Total debt / Equity capital – excess over fair value	10.49	11.81	58	14.64	14.52	66	11.90	14.51	65	13.34	14.81	63	7.36	14.10	50
Long-term debt / Equity capital	10.49	10.95	59	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67	7.36	12.69	50
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	94.28	39.86	87	89.88	34.67	94	83.13	28.44	93	72.79	28.63	87	26.92	26.93	53
Double Leverage															
Equity investment in subs / Equity capital	97.82	103.22	18	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62	107.05	102.10	74
Total investment in subs / Equity capital	98.17	108.40	13	101.28	110.16	30	110.97	111.07	71	104.76	112.48	46	107.05	111.30	54
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.18	0.29	20	0.14	0.47	41	0.97	0.36	78	0.42	0.35	58	1.36	0.52	76
Equity investment in subs – equity cap / Net income-div (X)		1.05		0.22	1.82	10	1.37	1.22	63	0.58	1.22	31	2.33	2.64	60
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	231.48	152.85	80	186.81	136.59	79	45.12	177.68	5	247.16	162.34	84	228.79	141.81	84
Cash from ops + noncash items + op expense / Op expense + dividend	242.27	154.48	82	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85	250.83	148.20	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	109.30	98.54	65	387.74	134.08	96	-25.36	116.34	4	266.55	103.19	95	90.63	92.33	36
Pretax operating income + interest expense / Interest expense	1,598.68	1,835.33	59	1,120.10	2,016.32	54	5.66	1,968.54	4	1,556.89	2,898.75	60	1,075.49	1,909.25	58
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,508.91	1,770.77	56	1,056.12	1,539.23	58	16.46	1,632.83	2	1,329.36	1,369.37	62	953.49	1,547.94	52
Dividends + interest from subsidiaries / Interest expense + dividends	242.88	174.12	73	195.53	150.43	75	7.64	210.80	1	286.80	188.90	81	275.65	172.51	79
Fees + other income from subsidiaries / Salary + other expenses	78.30	11.92	92	79.31	13.95	92	76.78	16.52	90	62.55	16.08	86	69.16	16.39	87
Net income / Current part of long-term debt + preferred dividends (X)	39.24	47.61	72	46.44	35.64	82		57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	11.12	3.44	88	9.33	3.85	82	-1.94	2.64	12	7.64	2.61	79	1.68	3.24	46
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	36.42	66.37	29	46.71	81.10	26		57.84		31.49	57.26	24	31.14	68.72	23
Dividends declared / Net income	28.17	28.27	48	38.91	42.29	47	29.40	33.08	43	28.07	27.33	43	41.77	31.29	67
Net income – dividends / Average equity.....	9.20	8.62	62	5.51	4.14	67	8.43	6.46	77	8.66	7.33	69	3.35	5.03	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	285.47	155.92	79	234.95	132.17	80	0	178.13	9	346.36	157.73	86	364.28	130.71	94
Dividends from nonbank subsidiaries	0.01	4.90	44	0.03	3.41	49	8.58	7.53	77	1.92	7.13	70	0.10	12.57	46
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	285.48	203.53	75	234.98	174.85	75	8.58	260.40	5	348.28	215.26	82	364.38	196.35	86
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	78.03	45.96	80	84.55	60.28	73	0	66.55	4	89.96	60.71	82	129.99	59	96
Interest income from bank subsidiaries.....	0.12	0.11	80	0.28	0.36	68	0.14	0.54	64	0.09	0.52	61	0.21	0.76	59
Management and service fees from bank subsidiaries	4.46	0.88	85	7.34	1.47	86	7.73	1.55	85	5.71	1.88	81	13.20	2.98	86
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	82.61	51.33	80	92.16	62.88	74	7.87	69.36	9	95.76	63.43	80	143.39	62.82	93
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63		100	56.39	72	526.63	82.95	91	96.86	51.40	74	4.33	102.35	34
Interest income from nonbank subsidiaries.....		2.44		0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries		0.37		0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....		0.07		0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries		87.22		100	79.84	64	526.63	150.41	87	96.86	99.33	54	4.33	165.35	18
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56				59.89
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95				2.71
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43				0.56
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01				0
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19				64.33
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.24	74.16	44	91.56	69.76	46	0	67.32	10	93.44	65.18	55	90.63	59.17	60
Interest income from bank subsidiaries.....	0.14	0.23	73	0.30	0.63	69	1.36	0.80	77	0.09	0.92	57	0.14	0.94	54
Management and service fees from bank subsidiaries	5.39	1.44	84	7.95	1.87	85	74.44	1.81	99	5.93	2.01	82	9.20	2.17	84
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	99.77	83.13	72	99.81	82.20	77	75.80	78.80	27	99.47	74.20	68	99.97	69.23	89
Dividends from nonbank subsidiaries	0	3.07	43	0.01	1.95	48	23.70	2.65	92	0.52	2.57	65	0.03	2.65	46
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	29	0.01	4.70	34	23.70	7.29	84	0.52	7.64	52	0.03	9.99	26
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87				83.68
Loans and advances from subsidiaries / Total debt	6.06	26.38	37	6.20	27.08	38	9.22	28.33	46	9.10	26.53	46	25.73	39.18	66